
Giving Back

How Raymond James Bank is investing in its communities

RAYMOND JAMES[®] *Bank*





A history of helping

Raymond James Bank (RJ Bank) is part of a long tradition of charitable giving and community involvement that can be traced back to the formation of its parent company, Raymond James Financial.

Back in 1962, Bob James founded Raymond James on the principle that putting others first – from clients to neighbors – was the right thing to do. His deep commitment to doing what’s right remains a core part of who we are as a company. Today, Raymond James is recognized nationally for its community support and corporate philanthropy and has been ranked as a leader in support of the arts. And together, Raymond James and Raymond James Bank are proud to continue Bob’s legacy by investing our time, money and talents into the communities we serve. It’s so much more than tradition; it’s our way of thanking those who’ve supported us from the start.

All around the country, you’ll see Raymond James associates giving back to their communities in countless ways, supporting the arts, United Way and Junior Achievement, as well as a host of educational, civic, social and philanthropic endeavors.

To learn more about our commitment to giving back to the communities in which we live and work, visit raymondjames.com/community.

ABOUT RAYMOND JAMES BANK

Raymond James Bank, N.A. is a national bank headquartered in St. Petersburg, Florida. It opened in 1994 under a thrift charter and converted to a national bank charter in 2012.

PRODUCT OFFERINGS	
RETAIL LENDING	Mortgage Lending Securities Based Lending
DEPOSIT ACCOUNTS	Checking Savings Money Market Certificates of Deposits
CORPORATE & REAL ESTATE BANKING	Corporate loans and lines of credit Commercial real estate loans

Raymond James Bank is a wholly owned subsidiary of Raymond James Financial, Inc. (NYSE: RJF). Raymond James Bank is a nationally chartered entity and federally regulated by the Office of the Comptroller of the Currency.

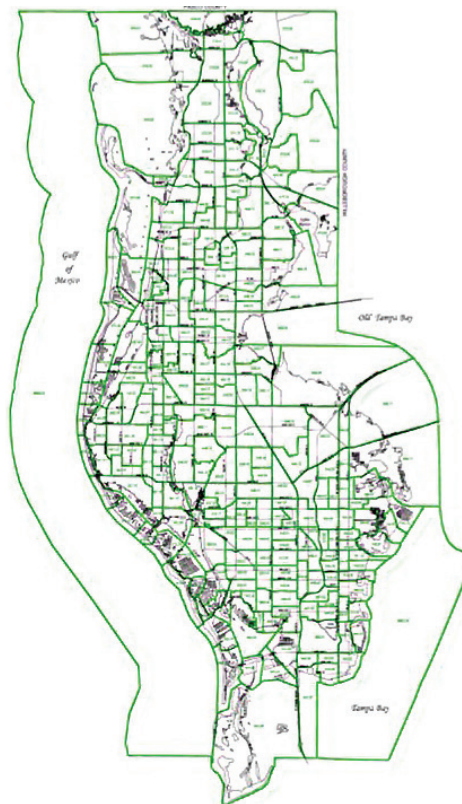
Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are affiliated with Raymond James Bank.

Mission

Raymond James Bank is committed to serving the credit needs of its delineated assessment area, Pinellas County. The board of directors, management and staff have implemented a comprehensive Community Reinvestment Act (CRA) program that demonstrates RJ Bank's commitment to its community, including low- to moderate-income (LMI) populations and neighborhoods. RJ Bank will serve the community by helping to meet credit and investment needs, consistent with sound lending practices, and by community outreach and involvement to fulfill service goals.

2010 Pinellas County
Census Tracts

— 2010 Census tracts





Community Commitment

Raymond James Bank, N.A. ascertains the needs of its community by identifying and developing reciprocal relationships through communication and involvement with community, minority and service organizations, local and federal government agencies, community leaders, public offices, nonprofit organizations, housing groups or other organizations that may increase its contact and awareness with the community.

Raymond James financial advisors and other associates also provide valuable insight into the needs of RJ Bank's community due to their involvement with various community organizations. RJ Bank personnel, including compliance, corporate and real estate bankers, and mortgage consultants, are in regular contact with financial advisors and their local communities. CRA training and awareness initiatives demonstrating the importance of reinvesting in the community are ongoing, and many employees have responsibilities that assist in meeting the credit needs of RJ Bank's community. Raymond James Bank personnel actively teach financial empowerment programs at various venues and provide their financial expertise to several organizations in support of CRA service goals.

Community Partners

PROJECT PROSPER

Microlending and mentorship



Raymond James Bank was the first bank to partner with Project Prosper. RJ Bank's CRA officer met co-founder Robin Warren at another community event, and they later met to discuss how RJ Bank could help. Our first meeting was held in May 2009 at our local "Panera office" on Ulmerton Road. There, we discussed how Raymond James Bank could partner with Project Prosper, which serves the local immigrant community helping to smooth the transition to a new financial system. We started off by volunteering to help teach financial education classes and sponsoring a microloan for the organization's lending program, which gives approved borrowers a \$1,500 loan with a 24-month repayment window. The loan can be for a variety of reasons ranging from financing a used car for transportation to work, to paying for U.S. citizenship or perhaps school tuition. The borrower pays back an additional 10% and receives the \$150 back plus a matching donation after they finish assigned financial lessons. Over the past decade since our first meeting, Raymond James Bank has provided funds for dozens of loans, has matched savings grants and our employees have lent their financial expertise by serving on Project Prosper's loan committee, mentor committee and board, and have also taught classes. Many volunteer mentors have also been provided by RJ Bank, and they've used their language skills to translate and assist the immigrant borrowers that benefit from this organization.

RJ Bank was recognized with Project Prosper's Empowerment Award at its third annual Breakfast for Loans and Literacy on October 18, 2012. Robin Warren, who helped found Project Prosper, said that:

We have given the Empowerment Award each year to one partner organization that has played a special role in helping Project Prosper further its mission of helping recent immigrants and refugees become integrated into the financial mainstream in their new country. Raymond James Bank has been an exceptional partner. Not only has the bank provided funds for loans, but Raymond James Bank employees have volunteered to teach financial education classes, served on our loan committee and on our board of directors. We are proud to honor the bank at this year's breakfast.

CLEARWATER NEIGHBORHOOD HOUSING SERVICES, INC.

Home rehabilitation and small business lending



Raymond James Bank originally partnered with Clearwater Neighborhood Housing Services, Inc. (CNHS) in 2011 when we identified them as an organization whose mission aligned with the goals set by the bank and made a donation from our CRA budget. In 2012, we became further acquainted with CNHS with the assistance of Robert Landis, a vice president with Raymond James Bank's affiliate Raymond James Tax Credit Funds (RJTCF). He had served on their board for a number of years, providing leadership for board volunteers and connecting them to the resources of Raymond James. After further exploring how the bank could assist CNHS with their mission and visiting with Isay M. Gulley, the group's president and CEO, Raymond James Bank made a \$100,000 donation to assist with microloans for home rehabilitation for low to moderate income homeowners in Pinellas County, primarily in the Greenwood area of Clearwater. Additional operating funds are donated each year.

The partnership proved to be very beneficial since no other area banks were offering small-dollar rehab loans. In 2013, Raymond James Bank built on the success of the partnership by making an equity equivalent investment of \$125,000 to further the loan program, which was expanded to allow for small business loans and property rehabilitation. CNHS has had a positive experience providing funds for area residents, collecting the loans and redistributing the capital for this ongoing program.

Raymond James Bank continues to support CNHS through donations and continuing the EQ2 program. We look forward to many years of partnership to come and finding innovative ways to serve the community.

H.O.P.E. EXPO - Home Ownership for People Everywhere

Homebuyer assistance and education



Raymond James Bank is a longtime sponsor of the Home Ownership for People Everywhere (H.O.P.E.) Expo, and each spring for the past several years it has been held at Raymond James Financial. In addition to offering the centrally located Raymond James campus facilities, RJ Bank also subsidizes lunch and helps financially sponsor the event. Hundreds of first-time homebuyers attend from Pinellas, Hillsborough and surrounding counties to learn from the experts. Area community partners teach classes and offer their expertise to guide people through available down payment assistance and bond programs that help make home ownership a reality for many low- to moderate-income people. The May 2019 event had record attendance with over 300 potential homeowners partaking in classes to help qualify for the many down payment assistance programs available.

Classes are held in English and Spanish and a large marketplace allows attendees to gain information on many community and government partners that offer various programs for home ownership. RJ Bank provides volunteers to assist with the day's activities and to help teach classes. Attendees are able to speak with Raymond James Bank and other area banks about applying for home mortgages as they learn how to maximize the available assistance to make their home ownership dream a reality.

FLORIDA RESURRECTION HOUSE

Financial literacy
and empowerment



Raymond James Bank's relationship with Florida Resurrection House, a transitional housing and self-sufficiency program for families in need, dates back to 2006 via a connection with Steve Raney, president and CEO of Raymond James Bank, and Gordon Johnson, president of Highway Safety Devices, Inc. and a member of both the Raymond James Financial and Raymond James Bank boards of directors. The bank offers financial support to the facility and introduced annual financial education classes in 2007.

A variety of instructors from different departments in the bank deliver the FDIC's Money Smart program and education on other financial topics to new residents each year. In addition, each year since 2006 Raymond James Bank's Adopt-a-Family Committee has provided holiday gifts to resident families, which come from the funds raised by employees throughout the year. This further assists the families as they must adhere to strict financial guidelines and budget limits to successfully graduate from the program, which has a success rate of well over 80%. The program is not assisted through any government funds and relies on financial support of partners like Raymond James Bank.

STARTING RIGHT, NOW

Mentorship, financial literacy and financial aid assistance



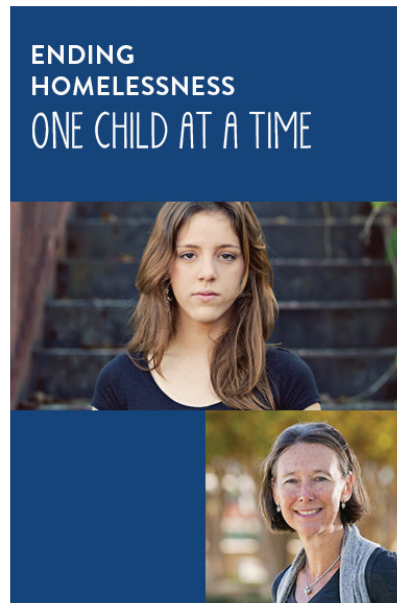
Raymond James Bank President and CEO Steve Raney became involved with Starting Right, Now in 2014 and has shared his financial expertise as a member of the group's board and recently served as a mentor to Brandon, a student who is now college bound. This organization's mission is to serve the needs of the growing population of homeless families and children in Hillsborough County and Pinellas County in a "uniquely holistic" way.

Steve recently reflected on his time as a mentor:

We have taught one another and introduced one another to things that neither of us may have experienced or imagined. With the unwavering support at SRN and through Brandon's commitment and hard work, he has absolutely flourished. He is now set to graduate on time and is headed off to college in the fall. I have thoroughly enjoyed our time together, doing my best to support him and provide advice to help him navigate a promising path into the future; a future he is now excited about.

Starting Right, Now creates an individualized program for each family or youth it works with.

Students are exposed to resources in the community, including college campus and vocational program tours, and receive assistance with applications, with completing the essays, and even help with financial aid and scholarships.



Steve with his mentee Brandon, at his Dale Carnegie graduation.

HABITAT FOR HUMANITY PINELLAS COUNTY

Affordable housing, homebuyer
advocacy and education



In April 2010, Raymond James Bank purchased its first loan from Habitat for Humanity of Pinellas County (Habitat Pinellas). Since then, RJ Bank has purchased over 225 loans for approximately \$36 million and built an amazing strategic partnership with the group.



RJ Bank's wholesale loan team works closely with Habitat Pinellas to share underwriting knowledge and other lending expertise to help ensure loans can close smoothly and be purchased, thus freeing up funds for other families and new homes.

In addition, the team reviews Habitat Pinellas' processes and makes recommendations for possible changes to benefit borrowers. They also assist in training some of Habitat Pinellas' lending staff with regard to traditional underwriting guidelines and documentation requirements.

In the spring of 2015, RJ Bank worked with Habitat Pinellas to develop a refinance loan program for major home improvements for existing Habitat borrowers. This program is something that isn't easily obtained at most banks and truly fills a need for Habitat homeowners.

Alongside the financial efforts, Raymond James and Raymond James Bank also regularly provide volunteers and volunteer hours to build homes for Habitat for Humanity. Through the partnership, Raymond James has donated funds and has contributed thousands of volunteer hours since 2005. In 2018 alone, over 200 volunteers provided over 1,500 hours on its ninth home build. Firm leaders also share their expertise for this organization by serving on the board of Habitat Pinellas.

In March 2014, Raymond James received the "Habitat Partner of the Year" at the nonprofit's inaugural Blueprint gala, with CEO Paul Reilly accepting the "Golden Hammer" from Habitat Pinellas Board Chair Victoria Tylman.

NORTHEAST HIGH SCHOOL ACADEMY OF FINANCE (AOF)

Mentorship and internship program



The Northeast High School Academy of Finance (AOF) gives high school students opportunities to learn about and prepare for college careers in business and finance.

Raymond James and Raymond James Bank have a long history of providing advisory board members and business mentors for this program. Not only do volunteers provide their financial expertise and coaching for college applications or business skills, Raymond James Bank also provides a scholarship to deserving AOF graduates each year. In the past, Raymond James has provided many internship opportunities for AOF students, many of whom translate the skills and knowledge they acquire into full-time roles with Raymond James.

For the past few years, RJ Bank has provided five project-based scholarships for graduating AOF seniors. These students train as instructors for the FDIC Money Smart program, where students learn to instruct financial empowerment classes and promote financial literacy in the community.

STEP UP FOR STUDENTS

Mentorship, financial literacy and
financial aid assistance



The Step Up For Students mission is to empower parents to pursue and engage in the most appropriate learning options for their children, with an emphasis on families who lack the information and financial resources to access these options.

Raymond James Financial has been a participant in Step Up For Students tax credit program for many years, by donating funds for its program. Step Up For Students provides Tax Credit Scholarships to students in K-12 who come from low-income families. The scholarships allow students to consider a participating private school or an out-of-district public school that may better suit their individual needs. In 2019, RJ Bank began a mentorship program with students that matched bank employees to provide individual instruction on budgeting and other financial empowerment topics including the student loan and financial aid process, resume writing, and interview and conversation skills. The program was a success and will be repeated for the 2019-20 school year. The Raymond James CFO serves on the local board of Step Up For Students.

THE HELEN GORDON DAVIS CENTRE FOR WOMEN

Microlending, coaching and empowerment



The Helen Gordon Davis Centre for Women is a nonprofit organization offering a diverse array of programs to help women in the Tampa Bay region to succeed both personally and professionally. Its programs and services encourage, educate and empower women and include resume writing, interviewing, computer skills, credit repair and job placement

The Tampa Bay Women's Business Centre

Tampa leads the nation in the growth of female-led businesses. The Women's Business Centre (WBC) is part of a national network of WBCs dedicated to helping female entrepreneurs to launch and grow their own businesses. Funded through the Federal Office of Women's Business Ownership, the WBC's team of professionals help women with training and coaching in entrepreneurial readiness, business plans, networking, career transitions and access to capital. It is the only WBC funded by the Small Business Association on the west coast of Florida.

The WBC serves approximately 1,000 entrepreneurs every year. Over the past two years it has assisted with access to \$207,000 in micro-loans and grants to local, women-owned businesses. In 2019, it has assisted 30 startups. Also, in 2019, the WBC will hold its inaugural Power of W.E. event, a celebration of women entrepreneurs.

RJ Bank's EVP, Chief Operating and Strategy Officer Amanda Stevens serves as a vice president on the board of directors. RJ Bank was a proud supporter of the Waves of Change Luncheon in 2019.

RAYMOND JAMES CARES

Nationwide community involvement and charitable giving



Raymond James Cares is a firmwide community service program designed to centralize and track new and existing community service efforts by advisors and associates. Each year, the firm celebrates Raymond James Cares Month, rallying our efforts and spotlighting the charitable and community contributions that take place year-round. While many of the activities don't qualify for Community Reinvestment Act credit for Raymond James Bank, they do show how much Raymond James and its employees care about the communities where we live and work.

From organizing school supply drives to stocking canned goods at homeless shelters to cleaning up local parks, Raymond James advisors and associates make an impact in communities across the country.

Over the years, Raymond James Bank has been involved in many of these efforts and many that are still ongoing.

Additional community partnerships

Over the years, Raymond James Bank has been involved in many efforts in its community. Many are still ongoing. In addition to the partnerships highlighted on the preceding pages, here is a list of some other community partners supported by RJ Bank through monetary donations and/or service hours.

Academy Prep Centers for Education

Children's Home Network

Community Service Foundation

Corporation to Develop Communities of Tampa, Inc. (CDC of Tampa)

Dress for Success Tampa Bay

EPIC/Empath Health - ASAP (AIDS Service Association of Pinellas)

FAST - Faith and Action for Strength Together

Florida Community Loan Fund

Florida Housing Coalition

Florida Philanthropic Network

Largo Area Housing Development Corporation

Neighborhood Home Solutions

Neighborhood Lending Partners West Florida

Tampa Bay Black Business Investment Corporation

Tampa Bay Community Development Corporation (Tampa Bay CDC)

From our partners

“We are very appreciative of Raymond James Bank’s investment in the communities we serve, which enable us to continue our programs.”

– Neighborhood Home Solutions

“Through our partnership relation, we have done some good things and impacted lives that otherwise would not have been helped.”

– Clearwater Neighborhood Housing Services

“Raymond James Bank has played an integral role in helping our organization grow and pursue our mission. Its financial and volunteer support have been keys to our success.”

– Project Prosper

“I am honestly not sure how to say thank you enough for the continued partnership and support. We very much value the opportunities and help provided over the years.”

– Tampa Bay Community Development Corporation

“Your support and assistance means so much to us every day, but especially when we look back at the lives improved.”

– EPIC, a member of EMPATH Health

“Thanks to you and your team for taking the time to visit with us. We love our partnership.”

– Habitat for Humanity of Pinellas County

“Raymond James’ program is great and taught me many valuable lessons.”

“The way they interacted was good; they used real world examples and answered any question you had.”

“I liked learning about budgeting best – its benefits and *disbenefits*, how to manage and be careful with what you do with it. It’s nice that they are teaching us since it’s not really mentioned at home and school.”

– High school student mentees in the Step Up for Students program

RAYMOND JAMES® *Bank*

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